

Information to identify the case:

Debtor 1	<u>Elizabeth Gretchen Lowery</u>	Social Security number or ITIN	xxx-xx-0159
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-22660-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Gretchen Lowery

10/16/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth Gretchen Lowery
Debtor

Case No. 19-22660-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 16, 2024

User: auto
Form ID: 3180W

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:

Recip ID	Recipient Name and Address
db	+ Elizabeth Gretchen Lowery, 117 3rd Ave, Beaver Falls, PA 15010-5756
aty	+ Kenneth G Fawcett, Bowers, Ross and Fawcett, LLC, 820 Kennedy Avenue, Ambridge, PA 15003-2310
15080887	+ Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
15080889	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15095126	+ Heritage Valley Medical Center, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
15080901	+ Natl Hosp Collections, 16 Distributor Drive, Morgantown, WV 26501-7209
15080905	+ Pnc Bank/glslsi, P.o. Box 7860, Madison, WI 53707-7860

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 17 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 16 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 17 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 16 2024 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 17 2024 03:45:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Oct 16 2024 23:57:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 16 2024 23:55:00	Lakeview Loan Servicing, LLC, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	+ EDI: PRA.COM	Oct 17 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095109	+ EDI: TSYS2	Oct 17 2024 03:45:00	BARCLAYS BANK DELAWARE, 700 PRIDES XING, Newark, DE 19713-6109
15080879	Email/Text: BNBSB@capitalsvcs.com	Oct 16 2024 23:56:00	Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104

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15080883	Email/Text: BNBSB@capitalsvcs.com	Oct 16 2024 23:56:00	Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
15080878	+ EDI: BANKAMER	Oct 17 2024 03:45:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15080880	Email/Text: caineweiener@ebn.phinsolutions.com	Oct 16 2024 23:56:46	Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413
15080881	+ EDI: CAPONEAUTO.COM	Oct 17 2024 03:45:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15088664	+ EDI: AISACG.COM	Oct 17 2024 03:45:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15085383	EDI: CAPITALONE.COM	Oct 17 2024 03:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15080882	+ EDI: CAPITALONE.COM	Oct 17 2024 03:45:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15441433	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 16 2024 23:56:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1839
15080885	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2024 23:58:22	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15117459	EDI: DIRECTV.COM	Oct 17 2024 03:45:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15085358	EDI: DISCOVER	Oct 17 2024 03:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15080886	+ EDI: DISCOVER	Oct 17 2024 03:45:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095118	+ EDI: DISH	Oct 17 2024 03:45:00	Dish Network, PO Box 94053, Palatine, IL 60094-4053
15080888	+ Email/Text: bknotice@ercbpo.com	Oct 16 2024 23:57:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15080884	Email/Text: BNSFS@capitalsvcs.com	Oct 16 2024 23:56:00	Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15080890	Email/Text: BNSFS@capitalsvcs.com	Oct 16 2024 23:56:00	First Svg Cc, 500 East 60th St North, Sioux Falls, SD 57104
15080891	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 16 2024 23:57:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15080892	+ EDI: PHINAMERI.COM	Oct 17 2024 03:45:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15080893	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 16 2024 23:56:00	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15095128	EDI: IRS.COM	Oct 17 2024 03:45:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15080894	EDI: JEFFERSONCAP.COM	Oct 17 2024 03:45:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15106834	EDI: JEFFERSONCAP.COM	Oct 17 2024 03:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15080895	EDI: JPMORGANCHASE	Oct 17 2024 03:45:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15095280	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 16 2024 23:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

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15119584	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Oct 16 2024 23:56:00	Lakeview Loan Servicing LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15696891	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 16 2024 23:56:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15080896	Email/Text: camanagement@mtb.com	Oct 16 2024 23:56:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15091366	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2024 23:59:12	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15842129	Email/Text: EBN@Mohela.com	Oct 16 2024 23:56:00	US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
15080897	+ Email/Text: bankruptcy@marinerfinance.com	Oct 16 2024 23:56:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15080898	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 16 2024 23:56:00	Mercury Card/fb&t/sys, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15080899	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2024 23:58:31	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15080900	+ Email/Text: Bankruptcies@nragroup.com	Oct 16 2024 23:57:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15080902	+ Email/PDF: bankruptcy_prod@navient.com	Oct 16 2024 23:58:23	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15080903	+ EDI: AGFINANCE.COM	Oct 17 2024 03:45:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15080904	+ Email/Text: bncnotifications@pheaa.org	Oct 16 2024 23:56:00	Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15518776	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 16 2024 23:56:00	RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15080906	+ EDI: CITICORP	Oct 17 2024 03:45:00	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15095143	+ EDI: AISTMBL.COM	Oct 17 2024 03:45:00	Sprint, PO Box 7949, Overland Park, KS 66207-0949
15080907	+ EDI: SYNC	Oct 17 2024 03:45:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15080908	+ EDI: SYNC	Oct 17 2024 03:45:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15080909	+ EDI: SYNC	Oct 17 2024 03:45:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15080910	+ EDI: SYNC	Oct 17 2024 03:45:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15081273	^ MEBN	Oct 16 2024 23:52:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15080911	+ EDI: CITICORP	Oct 17 2024 03:45:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086195	^ MEBN	Oct 16 2024 23:50:51	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15114682	EDI: AIS.COM	Oct 17 2024 03:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
15095110	*P++	BRYANT STATE BANK, ATTN BANKRYPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104
15095114	*P++	BRYANT STATE BANK, ATTN BANKRYPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
15095108	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15095111	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413
15095112	*+	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15095113	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15095116	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15095117	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095119	*+	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
15095120	*+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15095115	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15095122	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Svg Cc, 500 East 60th St North, Sioux Falls, SD 57104
15095121	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15095123	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15095124	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15095125	*+	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15095129	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15095127	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15095130	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15095131	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15095646	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15095132	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15095133	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15095134	*+	Mercury Card/fb&t/sys, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15095135	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15095136	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15095137	*+	Natl Hosp Collections, 16 Distributor Drive, Morgantown, WV 26501-7209
15095138	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15095139	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15095140	*+	Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15095141	*+	Pnc Bank/glelsi, P.o. Box 7860, Madison, WI 53707-7860
15095142	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15095144	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15095145	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15095146	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15095147	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15095148	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 1 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:

Name	Email Address
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor Elizabeth Gretchen Lowery ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willisl88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9